

Lincoln Financial Group launches live online illustrations for retirement solutions

Lincoln Financial Group has enhanced its online capability to allow financial advisers the opportunity to explore the many options their *Lincoln i2Live* proposition offers and even fast track their illustrations online. Lincoln *i2Live* provides flexible solutions for retirement situation with its *i2Live* Accumulator, *i2Live* Drawdown and *i2Live* Annuity products.

The online capability allows advisers to generate bespoke illustrations for clients through the Lincoln adviser website www.lincoln-ifa.co.uk. Once an adviser has registered on the Lincoln Retirement Income section, a password is issued allowing access to the online illustration system.

As well as enhancing the capability to provide online illustrations, Lincoln Financial Group has also created a new online fund filter tool which allows advisers to search the 71 Lincoln Retirement Income funds offered using a range of selection criteria. Advisers are able to view online fund factsheets and underlying fund performance data, as well as take advantage of a charting tool which allows them to compare funds against other Lincoln funds and indices.

Head of Product and Marketing, Simon O'Connor, said: "We understand that the ability to generate illustrations for clients in a timely and manageable fashion is increasingly important for advisers. The update to the fund selection process, assisting advisers in making an informed selection for their *Lincoln i2Live* investment, is also an important development and one which highlights our continued commitment to provide advisers with the appropriate level of support and information.

"The retirement income market has gone through rapid development over recent years and it is important that providers recognise the need to support advisers through every stage of the advice process and via the most appropriate channels."

Lincoln has also added three new passive funds to its fund range; Lincoln Flexible Passive Managed, Lincoln Balanced Passive Managed and Lincoln Cautious Passive Managed. These new funds widen the product's reach to encompass the preferences of a broader section of financial advisers.

Lincoln i2Live offers three products under one umbrella including a personal pension plan, drawdown and an investment-linked flexible annuity. It allows clients to accumulate a retirement income pot with

a range of flexible options on taking an income in retirement. Crucially, the flexible income opportunities do not end at 75. *Lincoln i2Live* takes clients and their dependants through retirement.

The unique Income Guarantee Option is available through *i2Live* Drawdown and *i2Live* Annuity. The guaranteed minimum income is reviewed every five years in *i2Live* Drawdown, at the date of conversion to *i2Live* Annuity and every five years in *i2Live* Annuity.

This press release is intended for investment professionals and journalists and should not be relied upon by private investors or any other persons. Full product information can be found at www.lincolnuk.co.uk

Ends

Notes to editors

Contact:

Rachel O'Hare, Lansons Communications 020 7294 3625
Rachelo@Lansons.com

Jennifer Comerford, Lansons Communications 020 7294 3678
Jenniferc@Lansons.com

Carol Watkins, Lincoln Financial Group 01452 637175
Carol.Watkins@LincolnUK.co.uk

Clare Maiden, Lincoln Financial Group 01452 637080
Clare.Maiden@Lincolnuk.co.uk

About Lincoln Financial Group

Lincoln Financial Group is the UK business name of Lincoln National (UK) PLC and its UK subsidiary companies.

Lincoln National Corporation, the parent group, is listed as LNC on the New York Stock Exchange and is one of the world's largest organisations, placed in the FT Global 500 in 2007. Lincoln National Corporation was founded in 1905 and has a proud heritage of over 100 years financial strength and security, with long term credit ratings* (as 10 January 2008) of 'A+' from Standard & Poor's, 'a' from AM Best, 'A+' from Fitch and has assets under management of more than \$251 billion (as at 30 September 2007) and more than \$9.1 billion in annual revenues (for the year ended 31 December 2006).

The UK operation dates back to 1934 with assets under management of £5.17 billion (as at 30 September 2007). Lincoln in the UK is passionate about doing the best for its customers at or in retirement, by bringing to the market reliable and flexible solutions which enable transition through retirement, protecting and enhancing wealth to enjoy an income for life. It serves the needs of customers nationwide either direct or through financial advisers and is dedicated to building excellent customer service.

In the UK, Lincoln Financial Group includes Lincoln Assurance Limited, Lincoln Investment Management Limited and Lincoln Unit Trust Managers Limited, which are each authorised and regulated by the Financial Services Authority. Any information offered will relate to the life assurance, pension and unit trust products and services of the Lincoln Financial Group, or may relate to other types of products or services of carefully selected partner companies not part of the Lincoln Financial Group. No personal financial advice or recommendations will be given.

* All ratings have a “stable” or creditwatch positive outlook as defined by the respective agencies.